

04-32434

IN RE:

Hayes, Rhonda L.

Debtor(s)

Case No. [REDACTED]

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	3,671.42		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		30,195.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,817.85
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,205.00
Total Number of Sheets in Schedules		16			
Total Assets			3,671.42		
Total Liabilities				30,195.08	

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U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
GREENBELT

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DISTRICT OF MARYLAND
GREENBELT

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HWJC	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
TOTAL			0.00	

(Report also on Summary of Schedules)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand		10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account		25.00
		Savings Account		75.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Bedroom Furnishings		750.00
		Kitchen Furnishings		100.00
		Minor Appliances		250.00
		TV		700.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing/Shoes		500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401k		1,261.42
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				3,671.42

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on Hand	ACM, C & JP § 11-504(b)(5)	10.00	10.00
Checking Account	ACM, C & JP § 11-504(b)(5)	25.00	25.00
Savings Account	ACM, C & JP § 11-504(b)(5)	75.00	75.00
Bedroom Furnishings	ACM, C & JP § 11-504(f)	750.00	750.00
Kitchen Furnishings	ACM, C & JP § 11-504(f)	100.00	100.00
Minor Appliances	ACM, C & JP § 11-504(f)	250.00	250.00
TV	ACM, C & JP § 11-504(f)	700.00	700.00
Clothing/Shoes	ACM, C & JP § 11-504(f)	500.00	500.00
401k	ACM, C & JP § 11-504(h)(1)	1,261.42	1,261.42

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
							UNSECURED PORTION, IF ANY
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$				

0 Continuation Sheets attached

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule D) TOTAL

(Report total also on Summary of Schedules)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 016581925975 Adelphia Cable Company			Credit Account				61.49
Account No. 3964569 Buffalo General Hospital			Credit Account				10.00
Account No. 412174149756 Capital One Bank P.O. Box 85064 Glen Allen, VA 23058			Charged Off Account				789.00
Account No. Capital One P.O. Box 85520 Richmond, VA 23285-5520			Assignee or other notification for: Capital One Bank				
Account No. 0501563882411 Comcast Cable			Credit Account				524.06
Subtotal (Total of this page)							1,384.55
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

5 Continuation Sheets attached

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4227097244778 Cross Country Bank P.O. Box 310711 Boca Raton, FL 33431			Charged Off Account				573.00
Account No. Cross Country Bank P.O. Box 15414 Wilmington, DE 19850-5414			Assignee or other notification for: Cross Country Bank				
Account No. 8500641343 Cross Country Bank C/O Midland Credit Management P.O. Box 939019 San Diego, CA 92193			Collection Account				668.29
Account No. Midland Credit Management Department 8870 Los Angeles, CA 90084-8870			Assignee or other notification for: Cross Country Bank				
Account No. Midland Credit Management 5775 Roscoe Court San Diego, CA 92123-1356			Assignee or other notification for: Cross Country Bank				
Account No. 1014726560 Daimler Chrysler, LLC 5225 Crooks Road Troy, MI 48098			Voluntary Repossession				7,777.00
Account No. Central Credit Services, Inc. P.O. Box 15118 Jacksonville, FL 32239			Assignee or other notification for: Daimler Chrysler, LLC				

Sheet 1 of 5 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **9,018.29**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. CFC Deficiency Recovery 8813 Western Way Jacksonville, FL 32256			Assignee or other notification for: Daimler Chrysler, LLC				
Account No. 4071-7600-0500-9746 FCNB Master Trust C/O Infistar P.O. Box 922968 Norcross, GA 30010-2968			Charged Off Account				1,455.00
Account No. FCNB 9300 SW Gemini Drive Beaverton, OR 97008-7120			Assignee or other notification for: FCNB Master Trust				
Account No. 1910034 First Consumers National Bank C/O Genesis Financial Solutions 8705 SW Nimbus Ave., Ste. 3 Beaverton, OR 97008			Collection Account				1,620.00
Account No. Genesis Financial Solutions P.O. Box 4865 Beaverton, OR 97076-4865			Assignee or other notification for: First Consumers National Bank				
Account No. Gevalia			Credit Account				unknown
Account No. 500000101 HAFC 5855 Copley Drive San Diego, CA 92111	X	J	Installment Account (Co-Signer)				9,770.00

Sheet 2 of 5 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **12,845.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 521531700205 HSBC Bank USA 95 Washington Street 4 North Buffalo, NY 14273			Charged Off Account				549.00
Account No. 1173426 Lane Bryant C/O Statewide Credit Assoc. 101 W. Ohio St., Ste. 2150 Indianapolis, IN 46204			Collection Account				285.00
Account No. 1160858 Lane Bryant C/O Statewide Credit Assoc. 101 W. Ohio St., Ste. 2150 Indianapolis, IN 46204			Collection Account				116.00
Account No. 1152598 Lane Bryant C/O Statewide Credit Assoc. 101 W. Ohio St., Ste. 2150 Indianapolis, IN 46204			Collection Account				377.00
Account No. 1160859 Lane Bryant C/O Statewide Credit Assoc. 101 W. Ohio St., Ste. 2150 Indianapolis, IN 46204			Collection Account				185.00
Account No. 8503259454 Midland Credit Management Department 8870 Los Angeles, CA 90084-8870			Credit Account				127.00
Account No. 8550122503550 Midnight Velvet			Credit Account				303.00

Sheet 3 of 5 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **1,942.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. CO88064 Niagara Frontier Trans C/O Erie County Clerks Office 435 Lawrence Bell Williamsville, NY 14221			Judgment				140.00
Account No. DO59788 Niagara Frontier Trans C/O Erie County Clerks Office 435 Lawrence Bell Williamsville, NY 14221			Judgment				201.95
Account No. 3552114 Niagara Mohawk Power C/O Mercantile Adjustment Bureau 40 West Avenue Rochester, NY 14611			Collection Account				164.00
Account No. 4222586457 Spiegel 9310 SW Gemini Drive Beaverton, OR 97078-0001			Credit Account				1,045.00
Account No. 202886103 Sprint PCS C/O Financial Asset Management 3740 Davinci Ct., Ste. 420 Norcross, GA 30092			Collection Account				841.00
Account No. 3171899 Sprint PCS C/O Cavalry Portfolio Services 7 Skyline Drive 3rd Floor Hawthorne, NY 10532			Collection Account				920.00
Account No. 4035532 Sprint PCS C/O Diversified Adjustments P.O. Box 62071 Baltimore, MD 21264-2071			Collection Account				842.00

Sheet 4 of 5 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **4,153.95**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 855012250384A Swiss Colony, Inc.			Credit Account				224.00
Account No. 5836610 Verizon C/O Collection Co. Of America 700 Longwater Drive Norwell, MA 02061-1624			Collection Account				135.00
Account No. 7168868617087260 Verizon			Credit Account				492.29
Account No.							
Account No.							
Account No.							
Account No.							

Sheet **5** of **5** Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **851.29**

(Complete only on last sheet of Schedule F) **TOTAL 30,195.08**

(Report total also on Summary of Schedules)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Stewart Towers	Residential Lease

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Case No.

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Salcion Riley	HAFC 5855 Copley Drive San Diego, CA 92111

IN RE Hayes, Rhonda L.

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES Dana Loyd	AGE 20	RELATIONSHIP Daughter
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation Assistant Branch Manager			
Name of Employer Chevy Chase Bank			
How long employed 3 Years			
Address of Employer 1800 M Street, NW Washington, DC			

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) **401k****SUBTOTAL OF PAYROLL DEDUCTIONS****TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance
(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL MONTHLY INCOME**TOTAL COMBINED MONTHLY INCOME \$****1,817.86** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

	DEBTOR	SPOUSE
Income: (Estimate of average monthly income)		
Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)	\$ 3,120.00	\$
Estimated monthly overtime	\$	\$
SUBTOTAL	\$ 3,120.00	\$ 0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ 696.43	\$
b. Insurance	\$ 418.51	\$
c. Union dues	\$	\$
d. Other (specify) 401k	\$ 187.20	\$
	\$	\$
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,302.14	\$ 0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,817.86	\$ 0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
Social Security or other government assistance (Specify)	\$	\$
Pension or retirement income	\$	\$
Other monthly income	\$	\$
(Specify)	\$	\$
	\$	\$
TOTAL MONTHLY INCOME	\$ 1,817.86	\$ 0.00

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	710.00
Are real estate taxes included? Yes No <input checked="" type="checkbox"/>		
Is property insurance included? Yes No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	
Water and sewer	\$	
Telephone	\$	129.00
Other Cable	\$	45.00
	\$	
	\$	
Home maintenance (repairs and upkeep)	\$	
Food	\$	250.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	100.00
Medical and dental expenses	\$	280.00
Transportation (not including car payments)	\$	165.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
Charitable contributions	\$	60.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	
Life	\$	26.00
Health	\$	
Auto	\$	
Other	\$	
	\$	
	\$	
Taxes (not deducted from wages or included in home mortgage payments)	\$	
(Specify)	\$	
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other Tuition	\$	215.00
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other Personals/Incidentals	\$	125.00
	\$	
	\$	
	\$	
	\$	

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)**\$ 2,205.00****(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan each	\$

(interval)

IN RE Hayes, Rhonda L.

Case No.

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **17** sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: **Rhonda L. Hayes** Debtor
 Date: **10-01-04** Signature: *Rhonda L. Hayes* Debtor
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

LaNier S. Turner-Frazier
 Printed or Typed Name of Bankruptcy Petition Preparer

213-11-6645
 Social Security No.

13405 Finsbury Ct., #1
Laurel, MD 20708
 Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

LaNier S. Turner-Frazier
 Signature of Bankruptcy Petition Preparer

8/24/04
 Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

U.S. BANKRUPTCY COURT
 DISTRICT OF MARYLAND
 GREENBELT
 2004 OCT 1 PM 12:02
 FILED

United States Bankruptcy Court
District of Maryland

IN RE:

Hayes, Rhonda L.

Case No.

04 - 32434

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: 10-1-04

Signature:

Rhonda L. Hayes

Debtor

Date:

Signature:

Joint Debtor, if any

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2004 OCT -1 P 12:02
U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
GREENBELT